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Atty. Dkt. No. 057898-0105

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Danne L. Buchanan, et al.

Title: METHOD AND SYSTEM FOR PROCESSING FINANCIAL
INSTRUMENT DEPOSITS PHYSICALLY REMOTE FROM A
FINANCIAL INSTITUTION

Appl. No.: 09/676,956

Filing Date: 10/02/2000

Examiner: Nga B. Bguyen

Art Unit: 3628

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants submit herewith on Form PTO/SB/08 a listing of the documents cited by or submitted to the U.S. PTO in parent application Serial No. 09/560,779, filed 04/28/2000. As provided in 37 CFR §1.98(d), copies of the documents are not being provided since they were previously submitted to the United States Patent & Trademark Office in the above-identified parent application.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

STATEMENT

The undersigned hereby states in accordance with 37 CFR §1.97(e)(2) that no item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned, after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of the information disclosure statement.

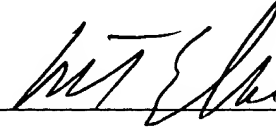
The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or

even entirely missing, the Commissioner is authorized to charge the unpaid amount to
Deposit Account No. 19-0741.

Respectfully submitted,

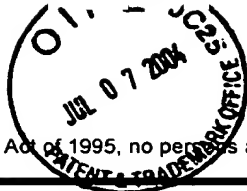
Date: July 7, 2004

By

A handwritten signature in black ink, appearing to read 'W T Ellis', written over a horizontal line.

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Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: July 7, 2004

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Sheet 1 of 40

Complete if Known

Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A1	6,363,164	B1	Jones et al.	03/26/2002	
	A2	5,760,916		Dellert et al.	06/02/1998	
	A3	4,321,672		Braun et al.	03/23/1982	
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Sheet 2 of 40

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Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

U.S. PATENT DOCUMENTS

		U.S. Patent Document			
	A43	4,680,803		DILELLA	07-14-1987
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SignatureDate
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Substitute for form 1449B/P-3 TRADEMARK INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: July 7, 2004 (use as many sheets as necessary)				Complete if Known	
				Application Number	09/676,956
Sheet 3 of 40				Filing Date	10/02/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0105

U.S. PATENT DOCUMENTS

	U.S. Patent Document		
A88	5,237,158	Kern et al.	08/17/1993
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Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office ³	Number ⁴	Kind Code ⁵ (if known)			
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	A112	WO	97/22060		Financial Services Technology Consortium	06/19/1997	

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A113	Cisco partners with AT&T CMS on network switch manufacturing, Lucent Technologies [On-line], Sept. 26, 1995 [Retrieved Dec. 2, 2002]. Retrieved from the Internet: <URL:http://www.lucent.com/press/0995/950926.mma.html	

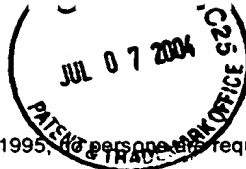
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		Application Number	09/676,956
Sheet 4 of 40		Filing Date	10/02/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
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	A122	Financial Services Technology Consortium, FSTC Presentation to ANSI, Sept. 30-Oct. 1, 1996	
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	A124	The Image Forum, Feb. 28-29; Grand Hotel; Atlanta, GA, Global Concepts HomePage [On-line]	
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Examiner Signature		Date Considered	
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	A126	MEDEIROS, Case Studies in Check Image Archive Applications at Large US Banks: Making the Business Case, The Tower Group, July 1998, 016:05W, p. 1-10, The Tower Group, Newton, MA, USA ,	
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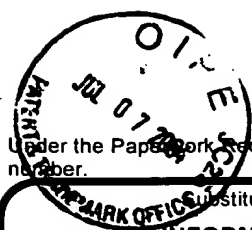
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MODIFIED PTO/SB/08 (08-00)

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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Sheet 6 of 40

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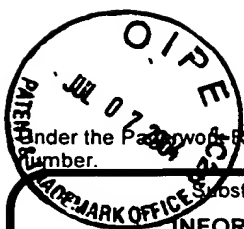
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0105

Sheet	7	of	40
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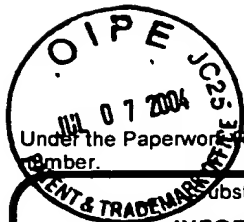
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		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0105

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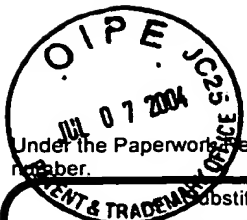
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Date Submitted: July 7, 2004

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Sheet 9 of 40

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Examiner Name	Nga B. Nguyen
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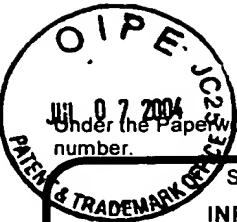
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Application Number	09/676,956
Filing Date	10/02/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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Sheet 14 of 40

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Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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	A207	FSTC Demonstrates Interbank Check Image Pilot; Multi-Vendor Systems Speeds Check Clearing, Cuts Fraud; FSTC Pilot Lays Foundation for Paper Check Truncation, PR Newswire, Dec. 12, 1995, Section: Financial News, PR Newswire Association, Inc.	
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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0105

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	A225	Capture and Processing Overview, 5 pages. (SAME AS ABOVE)	
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First Named Inventor		Danne L. Buchanan	
Group Art Unit		3628	
Examiner Name		Nga B. Nguyen	
Attorney Docket Number		057898-0105	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: July 7, 2004 <i>(use as many sheets as necessary)</i>		Application Number	09/676,956
		Filing Date	10/02/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
Sheet	29	of	40
		Attorney Docket Number	057898-0105

NON PATENT LITERATURE DOCUMENTS			
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	A342	Verifone software links PCs to the point of sale, DialogNews Document [On-line], Aug. 16, 1993 [Retrieved 11/25/2002], Vol. 158, No. 156, p. 13A(1), American Banker. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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	A351	Broadway & Seymour Announces Client/Server Product For Item And Image Processing, DialogNews Document [On-line], Mar. 20, 1995 [Retrieved 11/20/2002], p. 03201186, Business Wire. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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	A360	Systematics to use deposited-check imaging; installation at firm's N.J. center would be the first by an outsourcer, DialogNews Document [On-line], May 19, 1993 [Retrieved 11/20/2002], Vol. 158, NO. 95, p. 3(1), American Banker. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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	A376	Financial Services Technology Consortium (Ansi6v4(1).ppt), p. 1-27	
	A377	FSTC Interbank Check Image Project (no1016v4(1).ppt), p. 1-18	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	09/676,956
Date Submitted: July 7, 2004		Filing Date	10/02/2000
(use as many sheets as necessary)		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
Sheet	36	of	40
		Attorney Docket Number	057898-0105

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A405	Unix-based image statement software, DialogNews Document [On-line], Feb. 1993 [Retrieved 11/15/2002], Vol. 85, No. 2, p. 80(1), ABA Banking Journal. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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	A414	DFA compacts big features, DialogNews Document [On-line], May 1992 [Retrieved 2/10/2003], Vol. 40, No. 5, p. 20(1), Appliance Manufacturer. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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		Examiner Name	Nga B. Nguyen
Sheet	38	Attorney Docket Number	057898-0105

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	A440	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM	
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